

# Getting started with AvtaleGiro

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# Contents

<b>1</b>	<b>INTRODUCTION.....</b>	<b>3</b>
<b>2</b>	<b>PAYEE/BANK.....</b>	<b>3</b>
2.1	PARTICIPANTS.....	3
2.2	DESCRIPTION OF THE CURRENT SITUATION .....	3
2.3	WORKING GROUP.....	3
<b>3</b>	<b>FUNCTIONAL REQUIREMENTS SPECIFICATION .....</b>	<b>4</b>
3.1	KID – CUSTOMER ID.....	4
3.2	OFFERING AVTALEGIRO ON AN INVOICE.....	5
3.3	TRANSFERRING CUSTOMER RELATIONS .....	5
3.4	CHANGING THE KID AS A RESULT OF AVTALEGIRO ADJUSTMENTS .....	5
3.5	PAYER’S METHOD OF PAYMENT .....	5
3.6	INVOICING.....	6
3.7	NOTIFICATION VIA BANK OR FROM PAYEE .....	6
3.7.1	<i>Notification via bank.....</i>	<i>7</i>
3.7.2	<i>Notification directly from payee.....</i>	<i>7</i>
3.7.3	<i>Notification via text message (SMS) .....</i>	<i>7</i>
3.7.4	<i>Right to prevent payer from requesting to reverse a payment by sending notice four weeks before due date.....</i>	<i>7</i>
3.7.5	<i>Designing a payer notification form .....</i>	<i>8</i>
3.7.6	<i>Payer’s option to choose not to be notified .....</i>	<i>8</i>
3.7.7	<i>Payee’s duty to suggest a monthly limit amount .....</i>	<i>8</i>
3.8	CANCELLING SUBMITTED PAYMENT CLAIMS/SUBMISSION DATE.....	8
3.9	AUTOMATIC TRANSFER OF TRANSMISSIONS TO NETS .....	9
3.10	CUSTOMER INQUIRIES (COMPLAINTS/PAYMENT DEFERMENTS).....	9
3.10.1	<i>Referring payees to the bank.....</i>	<i>9</i>
3.10.2	<i>Granting payer payment deferment through payee’s own system.....</i>	<i>9</i>
3.11	FOLLOWING UP REJECTED PAYMENT CLAIMS.....	10
3.12	PAYER’S CHANGE OF BANK ACCOUNT.....	10
3.13	UPDATING ACCOUNTS RECEIVABLE .....	10
3.14	REMINDER PROCEDURES .....	11
3.15	FINAL INVOICE TO PAYER/TERMINATION OF AVTALEGIRO .....	11
3.16	RECEIVING ALL AVTALEGIRO ORDERS FROM NETS .....	11
3.17	WILL AVTALEGIRO INCLUDE ALL TYPES OF INVOICES FROM THE PAYEE? .....	11
3.18	OTHER FUNCTIONAL REQUIREMENTS .....	11
3.18.1	<i>AvtaleGiro paid by creditor .....</i>	<i>11</i>
<b>4</b>	<b>TECHNICAL REQUIREMENTS SPECIFICATION.....</b>	<b>12</b>
4.1	SYSTEM SPECIFICATIONS FOR AVTALEGIRO .....	12
4.2	FUNCTIONAL REQUIREMENTS SPECIFICATION .....	12
<b>5</b>	<b>PAYEE AGREEMENT WITH THE BANK.....</b>	<b>12</b>
<b>6</b>	<b>TEST – INTERNAL/TO AND FROM NETS .....</b>	<b>12</b>
<b>7</b>	<b>QUALITY ASSURANCE.....</b>	<b>13</b>
<b>8</b>	<b>RECEIPT LISTS FROM NETS .....</b>	<b>13</b>
<b>9</b>	<b>LAUNCH/MARKETING .....</b>	<b>13</b>
<b>10</b>	<b>TRAINING .....</b>	<b>13</b>
<b>11</b>	<b>CHECKLIST .....</b>	<b>14</b>
<b>12</b>	<b>VERSION HISTORY FOR THIS DOCUMENTATION .....</b>	<b>16</b>

# 1 Introduction

One of the purposes of the payee's guide is to provide a basis for internal requirements specification for payees using proprietary software, and possibly for a software supplier.

This guide is a **supplement to the User Manual for AvtaleGiro**. This guide is based upon **experience**, particularly from payees using proprietary accounting and invoicing systems. The intention is to get payees off to the best possible start with AvtaleGiro.

However, payees are responsible for assessing to what extent this guide should be followed, the choice of functional requirements and the consequences of these choices.

## 2 Payee/Bank

### 2.1 Participants

A natural point for getting started with AvtaleGiro would be to have a meeting between the payee and its bank, with the bank presenting AvtaleGiro as a payment service. It is important that the payee has the widest possible representation from its organisation involved in the process from as early on as possible. This will provide a common platform for working together later on. Those attending the meeting may come, for instance, from:

- Management
- Finance
- Accounting
- Marketing
- Customer Services
- IT

If the payee is using an external software supplier, a representative from this company should be present.

### 2.2 Description of the current situation

A description of the current situation will make it easier to identify elements that will be affected by the introduction of AvtaleGiro.

Prior to the meeting, the payee should draft a description of the current situation and present it briefly at the meeting.

### 2.3 Working group

A working group should be set up as early as possible for later collaboration. Formalising the assignment of tasks will provide each participant with a sense of ownership of the work to be done, rather than them feeling that they are being randomly drafted in. It is important that the working group appoints a leader who is responsible for driving forward the process.

The outcome of the first meeting with the payee should be about drafting a **functional requirements specification**, as well as an **activity plan and schedule** for this work.

Payees have ownership of the functional requirements specification and must draft it on their terms.

### 3 Functional requirements specification

This is meant to be a **functional** requirements specification, describing how AvtaleGiro will operate for users in the payee organisation. The specification must contain fundamental perspectives on the intended functionality. When work on a technical requirements specification starts later on, there may be circumstances where changes need to be made to the functional specification. HOWEVER, starting with the functional requirements specification means that there are initially no technical restrictions.

In this guide we have outlined some areas which should be included in a functional requirements specification.

If some functionality is removed while setting up AvtaleGiro, it should be done using specific actions which are well founded and documented.

A good starting point for working with the functional requirements specification is for the participants to read the "User Manual for AvtaleGiro" from Nets.

#### 3.1 KID – Customer ID

Even though this item deals with a technical aspect, it is a natural starting point, as the payee's use of the KID and the content of the KID lie at the very heart of AvtaleGiro.

In the context of AvtaleGiro, the KID must include a unique concept that identifies the payer, and which will be repeated as a permanent part of the KID each time the payer is invoiced. This means that it is not enough for just the invoice number to feature in the KID.

In addition to the customer number, the KID may contain the payment type. If a payer has several business relationships with the payee, a payment type may be used to identify each business relationship, in addition to the customer number. As an example of this, a payer may subscribe to two different publications from the same publisher. Each publication may be defined by its own payment type (product type). This enables the payer to choose whether it is preferable to use AvtaleGiro for both or just one of the publications.

Functional requirement:            The KID must include a customer number and payment type, if applicable.

From experience, we know that the payee will receive inquiries about the payer's KID. They may come from the actual payer or from the bank. Therefore, the payee should have easy access to this, for instance, from the payer inquiry screen. The KID shown on this screen must be a complete KID, with the correct number of digits and the correct check digit. This KID may be generated once and for all and be displayed as permanent information on the inquiry screen

In this context, a complete KID means: the customer number (permanent part of KID) is shown as it is, while the invoice number (variable part) is shown as zeros. A correctly calculated check digit is added.

EXAMPLE	Customer number	Invoice number	Check digit	Displayed as
Ordinary KID on invoice	12345	6789	2	1234567892
KID shown on screen	12345	0000	3	1234500003

Functional requirement:            The complete KID must be shown on the payer inquiry screen.

## 3.2 Offering AvtaleGiro on an invoice

Payers who receive ordinary invoices with OCR giro should be made aware that the payee offers the AvtaleGiro facility. Information about the KID and payee account should also appear on the invoice. This makes it easier for the payer to get started with AvtaleGiro.

In order to reduce the number of inquiries made to the payee about the KID, it should be printed on both the invoice and receipt part of the giro form with the heading: "KID (customer identification)".

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|-------------------------|--|
| Functional requirement: | Information about/offer of AvtaleGiro facility must be printed on an invoice.      |
| Functional requirement: | The full KID must be printed out on the invoice and receipt part of the giro form. |

## 3.3 Transferring customer relations

The payee must ensure that a customer relationship cannot be transferred from one customer to another (e.g. transferring a subscription).

If this is permitted, there is a great risk that the method of payment will also be transferred to the new customer. This means that if AvtaleGiro is the method of payment for the old customer, the new customer may also be given "AvtaleGiro" as the method of payment without asking for it. At the same time, the old customer's bank account will be debited for charges applying to the new customer.

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| Functional requirement: | It must not be possible to transfer customer relations.  |
| Functional requirement: | A "counter" must be included as a permanent part of the KID, making it possible to differentiate owners of the customer relations. |

## 3.4 Changing the KID as a result of AvtaleGiro adjustments

If the KID needs to be changed as a result of adjustments to AvtaleGiro, the new KID standard **should** have a different length to the old one.

Otherwise, there is a great risk of the payer setting up AvtaleGiro with the old KID for the payee. This will be inconvenient for the payee, payers and banks alike.

If the KID needs to be changed as a result of adjustments to AvtaleGiro, this may be a suitable opportunity to consider whether the length of the existing KID can be reduced.

## 3.5 Payer's method of payment

It must be possible to make a distinction between payers who should be sent an ordinary OCR giro and those who should be debited using AvtaleGiro. Specifically, there must be one field per payer identifying the method of payment. The default value for all must be a code, for instance "**G**", indicating that an ordinary invoice with an OCR giro should be printed.

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|-------------------------|--|
| Functional requirement: | The default value for the payer's method of payment should be OCR giro.  |
| Functional requirement: | The payer's method of payment must be shown on the payer inquiry screen. |

When payers confirm to their bank that they wish to use AvtaleGiro as a method of payment, the bank must register an AvtaleGiro order for these payers. The bank's actions include registering the payee's account number and KID (customer identification) from, for instance, a giro form that the payer brings to the bank. The payee receives information about which payers want to use AvtaleGiro in a file from Nets.

The payer's method of payment is amended on the basis of the file from Nets. Using the KID, the payee must identify the payer's customer number and payment type, if applicable, and on this basis, amend the method of payment to **"A"** for AvtaleGiro, for example. If the payer no longer wants to use AvtaleGiro, this information is also provided via file by Nets, and the payer's method of payment is reset to **"G"** for OCR giro.

Functional requirement:           The payer's method of payment is amended automatically on the basis of the file from Nets.

The method of payment should never be amended in any other way, e.g. by the payer calling a payee customer service representative.

The payer can generate AvtaleGiro orders in different ways, e.g. by activating proposals presented through online banking or provided as enclosures with account statements.

The payee will often send out AvtaleGiro offers itself as part of a mailshot or similar activity.

In addition, it should be possible to tell when the payer's method of payment was amended. This is intended to distinguish between invoices that are invoiced as an OCR giro and those invoiced as an AvtaleGiro. (This can also be marked on each invoice.)

Functional requirement:           The date when the method of payment was last amended should appear on the customer inquiry screen.

## 3.6 Invoicing

When invoicing, the payee must distinguish, based on the payer's method of payment (e.g. "G" and "A"), between printing invoices with an OCR giro and sending a debit file to Nets with AvtaleGiro payment claims (See section: Notification via bank or from payee).

Functional requirement:           When invoicing, a distinction must be made between the payer's methods of payment, with this being used to generate a file to send to Nets or provide a print file for printing an invoice with an OCR giro.

## 3.7 Notification via bank or from payee

Unless otherwise explicitly agreed, AvtaleGiro requires that the payer must always be notified of pending debits. The payee may choose between notifying the payer via the bank or sending its own notification to the payer.

Whether the payee chooses to send notification via the bank or send it directly depends on different factors.

Can payment claims be submitted early enough by the deadline specified in the section: "Notification via bank" (see below)?

If invoicing is done continuously through the month, does the payee perhaps have to send notification directly?

Is the number of payment specifications of a size conducive to notification being sent via the bank?

Do the invoices come with enclosures?

Might it be relevant to switch between sending notification via the bank and sending notification directly?

Is it relevant for some payers (e.g. business customers) to receive notification directly from the payee, while others (private customers) receive notification via the bank?

Should invoicing procedures/the invoicing date be changed?

Choice:                               A choice must be made regarding which type of notification is most appropriate for the payee.

### **3.7.1 Notification via bank**

Notification via the bank is the best solution for the payer since this, together with a bank statement or the use of online banking, will provide the payer with the most complete overview of pending payments. Notification via the bank is conditional upon the payee being able to submit payment claims in time for such notification to take place.

When notification is sent via the bank, invoicing should normally not take place any later than the 25th of the month to ensure the submission deadline is met. (In case of errors, this provides sufficient leeway for sending a new transmission to Nets.)

The Nets submission deadline for payment claims to be notified via the bank is 2pm on the last working day of the month for payment claims with a due date from the 15th of the next month up to and including the 14th of the following month. Notification via the bank may contain 42 specification lines (each of 80 characters) specifying what the payment is for.

Functional requirement:	Notification via the bank must be possible.
Functional requirement:	It must be possible to include an indication of what the payment claim is for.

When notification is sent via the bank, the risk must be considered of not meeting the submission deadline for payment claims to Nets. Therefore, an "emergency procedure" must be devised to enable, in such cases, payment claims to be resubmitted with a code indicating that the payee will provide notification directly and print the payer notification.

Functional requirement:	If notification via the bank is chosen, it must also be possible to resubmit payment claims and send a printed notification to the payer directly.
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### **3.7.2 Notification directly from payee**

If the option is chosen to send notification directly from the payee to the payer, notification must be sent to the payer no more than seven working days prior to the due date. The Nets submission deadline is 2pm on a working day, nine calendar days prior to the due date. If the file is sent on a public holiday, nine calendar days must be counted from the first working day.

### **3.7.3 Notification via text message (SMS)**

It is also possible to agree for notifications to be sent to the payer via text message (SMS). The payee needs to sign an agreement with its bank to be able to use this solution. It must be noted in the payee agreement that it should be possible to be sent text messages. This is specified for current transactions in the file. Transaction type 02 for "own notification" should be used and a mobile phone no. entered in the separate field in the record (see system specification).

The payee must agree with the payer that notifications will be sent via text message and must obtain the correct mobile phone no. from the payer.

### **3.7.4 Right to prevent payer from requesting to reverse a payment by sending notice four weeks before due date**

Payers can request to have a payment reversed for a completed AvtaleGiro transaction if they can prove that the amount exceeded what they could have reasonably expected.

The payee can deny this right by sending notification to the payer about a payment due no later than four weeks before it is debited. Notification must be given in writing and contain at least information about the payee, size of the amount, what the payment is for, and the date when the payer's account will be debited (payment due date).

Even if the payer has chosen not to receive notifications, the payee must send a separate notice four weeks before the due date, to deny the payer's right to request to reverse the payment.

### **3.7.5 Designing a payer notification form**

When the payee is notifying the payer directly, the simplest method is to use the same wording/layout for the invoice as used for payers receiving ordinary invoices with an OCR giro. However, the notification must be printed out on a blank sheet of paper/form without OCR giro. It must also be noted on the form that the payer's account will be debited the amount on the due date, as per the agreement.

Functional requirement: The notification must be printed out on a form without OCR giro.

We strongly advise against printing the notification on an ordinary invoice form with an OCR giro (for example by crossing out the code line on the OCR giro with a series of Xs). This solution can result in the giro form still being used for payment. This means that the payer pays the OCR giro and is also debited by AvtaleGiro.

### **3.7.6 Payer's option to choose not to be notified**

**The payer may agree with its bank** to opt not to receive notification of pending payments.

Information about whether the payer wants to be notified or not is sent to the payee as part of the file with information about "own customers' AvtaleGiro orders".

If a claim is submitted with a bank notification, and the payer has opted out of notification, the bank will **not** send the notification. If the payee has "critical" information that needs to be communicated to the payer, this must be sent directly from the payee to the payer.

Functional requirement: Critical information (e.g. about interest rate changes) must be sent outside the AvtaleGiro system.

### **3.7.7 Payee's duty to suggest a monthly limit amount**

Payers are able to set an upper limit for the amount which can be debited from their account every month. This is part of the contractual relationship between payers and their bank. If the payer does not actually stipulate a limit amount, most banks will suggest a limit amount which will apply to each payee. The payee is not informed of the limit amount.

Therefore, the payee should actually suggest an upper monthly limit amount that is appropriate for each payer. The payee will often be most familiar with the payer's usage etc. of the facility and be in the best position to suggest the most appropriate limit amount.

As a result, suggesting relevant limit amounts ought to be a natural part of mailshots etc. being sent to payers being offered AvtaleGiro.

Functional requirement: The payee must be able to suggest in mailshots etc. monthly limit amounts for the payer.

## **3.8 Cancelling submitted payment claims/submission date**

Bear in mind that wrong invoices can be sent out. A whole invoicing run may go wrong, or it may affect just one payer. AvtaleGiro allows a file to be sent requesting cancellation of payment claims already submitted. A cancellation request must be received at Nets by 2pm on the working day prior to the due date. In order to be able to cancel submitted payment claims, the payee must have a copy of the data already submitted or be able to reconstruct it otherwise.

Functional requirement: It must be possible to cancel complete payment claim orders.

Functional requirement: It must be possible to cancel payment orders individually.

On the subject of Nets submission deadlines, the deadline mentioned above, as well as in the User Manual for AvtaleGiro, is the absolutely final deadline. If, for instance, transmissions are sent to Nets via the bank's systems or other data centres, additional time must be factored in. This must be clarified with the individual bank or data centre.



### **3.9 Automatic transfer of transmissions to Nets**

In order to reduce the risk of missing the submission deadline for payment claims and cancellation requests, transmissions should be transferred automatically to Nets after invoicing. This is to avoid the process being dependent on an individual in terms of illness, leave etc. This applies regardless of whether notification is sent via the bank or directly by the payee. If payment claims are not sent directly from the payee to Nets, but via other intermediaries, additional time must be factored in to ensure that the files arrive in time at Nets.

Functional requirement:                      Payment claims must be transferred automatically to Nets

### **3.10 Customer inquiries (complaints/payment deferments)**

Payees must select their methods for dealing with AvtaleGiro payers when it comes to complaints/payment deferments etc.

For payers who have received an invoice with an OCR giro, they may be given a payment deferment by stating that the OCR giro may be paid in, for example, 14 days.

For AvtaleGiro payers, the payment will be effected on the due date, unless it has been cancelled by the payee or stopped by the payer.

Choice:    A choice must be made based on what is most appropriate for the payee. Adjustments must be made accordingly to the system, if necessary. (See section: "Granting payer payment deferment through payee's own system")

#### **3.10.1 Referring payees to the bank**

The payee can always choose to refer the payer to the bank and to stop the payment there. Banks have different options to offer their payers with regard to stopping payments. One aspect common to all banks is that when a payer has a payment stopped by contacting the bank, the payer always receives written confirmation of this and is offered an alternative method of payment. The alternative method of payment may be OCR giro or the option to resume payment via the bank's telephone banking, online banking or a similar service.

#### **3.10.2 Granting payer payment deferment through payee's own system**

The alternative to referring payers to their own bank is to make provisions for granting them deferment through the payee's own system. By arranging this operation through its own system, the payee provides the opportunity for better customer dialogue. For example, if a customer requests a one-month payment exemption, there is the opportunity to ask the customer if the payment next month should be doubled.

When a payment deferment or exemption is granted, steps must be taken to ensure that the promise made to the customer by the payee is kept. In other words, the risk must be eliminated of the payer's account being debited on the due date even though a customer service representative promised to defer the payment.

Functional requirement:                      When a payment deferment etc. is registered for a payer, a cancellation request must be sent automatically for the submitted payment claim.

The date when the payer requested deferment etc. must be taken into account. If the request from the payer is too close to the due date, it may be virtually impossible for the payee to get the payment claim cancelled in time. A rule can be established whereby payment deferments cannot be granted if the request is made later than four days prior to the due date. Checklists to remind customer service representatives of this are not advisable. Therefore, automated procedures need to be devised to help customer service representatives.

Functional requirement:                      If an attempt is made to defer a payment (or cancel payment claims submitted for other reasons) more than four days prior to the due date, customer service representatives should get the following prompt on the screen: "Sorry, but the payment claim cannot be cancelled, please contact your own bank this time".

When the payee cancels payment claims for an AvtaleGiro payer, for example, by deferring payment, the payer has no payment device (OCR giro) for effecting payment on the new agreed due date. This means that the payee must help the payer in effecting payment at the right time.

This can be done by the payee sending an OCR giro to the payer or by submitting a new payment claim for AvtaleGiro.

Choice: A choice must be made based on what is most appropriate for the payee. Adjustments must be made accordingly to the system, if necessary (see below).

The easiest option would be to print an OCR giro for the payer. If this solution is chosen, it should be done automatically.

Functional requirement: When a payment deferment is registered, an OCR giro for the payer must be printed, in addition to sending a cancellation request.

An alternative option is to send a new AvtaleGiro payment claim. The new payment date must be far enough in the future to allow the Nets submission deadline to be met. This should be done automatically, without the customer service representative having to remember to do so.

Functional requirement: When a payment deferment is registered, the new agreed due date should be at least 12 days ahead. The payment claim must contain a notification code from the payee and be transmitted to Nets automatically.

The guidelines provided above apply if invoicing has gone wrong or when the payer is provided with the opportunity to divide the due amount into several instalments

### **3.11 Following up rejected payment claims**

It is important to establish procedures for following up payment claims rejected by Nets. This may be the case where payers terminate their AvtaleGiro order with their bank, while the payee generates a new payment claim (but the payee has not yet received a termination notice). In such cases, payment claims will be rejected by Nets because the AvtaleGiro order is no longer valid.

Rejected payment claims will be documented on a list to the payee, who must then be able to print an OCR giro.

Functional requirement: It must be possible to print an OCR giro for rejected AvtaleGiro payment claims.

### **3.12 Payer's change of bank account**

Payers may change their debit account at any time. A change of account will normally take place on the same day without the payee even noticing.

In exceptional cases, the payee may notice when the payer's method of payment changes from AvtaleGiro to ordinary OCR giro when the payer ends its relationship with its old bank. When AvtaleGiro orders are registered in a new bank, the method of payment will be changed back automatically from OCR giro to AvtaleGiro, based on a file from Nets.

### **3.13 Updating accounts receivable**

Accounts receivable must be updated based on a file with OCR accounting data from Nets. AvtaleGiro payments will be marked with transaction type 15 and must ensure accounts receivable is updated in the normal way.

Alternatively, the payee may choose an eGiro payment to update accounts receivable.

Functional requirement: AvtaleGiro payments with transaction type 15 must ensure accounts receivable is updated in the normal way, either through OCR accounting data or an eGiro payment.

### **3.14 Reminder procedures**

We recommend that the payee uses the same reminder procedure for payers with AvtaleGiro as their method of payment as for payers receiving an ordinary OCR giro.

Functional requirement:	The reminder procedure must operate the same way for all payers.
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### **3.15 Final invoice to payer/termination of AvtaleGiro**

When a payee customer relationship is terminated, a final invoice is normally produced. When payers have used AvtaleGiro as their method of payment, the final invoice should contain a reminder for them to terminate AvtaleGiro with their bank.

Functional requirement:	The final invoice must contain a reminder that the AvtaleGiro service needs to be terminated in the bank.
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### **3.16 Receiving all AvtaleGiro orders from Nets**

The payee may need periodically to synchronise its payers' methods of payment with what has been registered in the bank's system. The payee should therefore adjust its system to enable it to receive files from Nets containing all the customer relations for which AvtaleGiro is the method of payment.

Functional requirement:	It should be possible to receive files containing all the AvtaleGiro orders, without changing the AvtaleGiro set-up date for those that are already correctly updated.
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### **3.17 Will AvtaleGiro include all types of invoices from the payee?**

If some parts of the payee's invoicing do not offer AvtaleGiro as a method of payment, a solution must be considered for this. Payers will normally assume that the payee offers AvtaleGiro for all types of invoicing, thereby making it necessary to prevent payers from setting up AvtaleGiro for a type of invoicing for which this method of payment is not offered.

If this is the case, the payee is recommended to consider whether it might be appropriate to split its invoicing across several accounts or to have different KID lengths for the different invoice types, if applicable.

### **3.18 Other functional requirements**

Based on the payee's description of the current situation, there may be other functional requirements that are specific to each payee.

During specification, it is important not to forget functionality that may not be directly linked to AvtaleGiro as a payment service, but which affects different payee functions in other ways.

Examples of such functional requirements might be the possibility of the payers being offered:

Monthly payment in addition to quarterly payment.

Optional payment dates in the month.

#### **3.18.1 AvtaleGiro paid by creditor**

Some payees will opt for the payer not to pay a fee for AvtaleGiro payments. This may happen, for example, in connection with a savings scheme or similar. In such cases, the payee may agree with its bank to cover the fee that would otherwise have been charged to the payer. The size of this fee paid by the creditor is provided by the payee's bank.

Functional requirement:	As a payee we cover the payer's AvtaleGiro fee.
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## 4 Technical requirements specification

The technical requirements specification will be based on two main elements:

### 4.1 System specifications for AvtaleGiro

It is important that the payee ensures that the latest version of the System specification from Nets is being used.

### 4.2 Functional requirements specification

The functional requirements specification is a description of **what** needs to be solved, while the technical requirements specification describes **how** to solve it.

Working with the technical requirements specification will normally reveal issues that ought to have been included in the functional specification. Similarly, some of the functional requirements may involve such complex adjustments that it is not possible to develop the functionality.

It is important to update both requirements specifications with respect to these factors, especially since the functional requirements specification may be actively used later in connection with testing, quality assurance, input to the internal user manual and for training material.

## 5 Payee agreement with the bank

In order to start using AvtaleGiro, the payee must enter into an agreement with its own bank on using the service (in addition to an OCR giro agreement).

The agreement must have been received by Nets before test files are sent to Nets.

We recommend registering the AvtaleGiro agreement as **"closed"**. This means that only the payee's bank can register AvtaleGiro orders during the quality assurance phase. (See section: Quality assurance)

## 6 Test – internal/to and from Nets

A test plan must be prepared containing at least the requirements established in the functional requirements specification. The **expected result** for each requirement should be specified.

The test phase must verify that the payee's internal systems are working as intended. During this phase, files to be sent from the payee to Nets should be created for:

- Payment claims
- Cancellation requests

When receiving test files from the payee, Nets will run these through its own test system. The purpose is to check that the files from the payee comply properly with the Nets system specification. Nets will return test files to the payee based on the files received.

The payee must be able to import into its system test files created by Nets for:

New and cancelled AvtaleGiro orders

OCR accounting data (with AvtaleGiro payments)

Please refer to the User Manual for AvtaleGiro for other matters.

## **7 Quality assurance**

The purpose of the quality assurance phase is to verify that the AvtaleGiro function works in practice. The payee should select some of its own employees and employees from its bank, if applicable, for carrying out quality assurance. These people will act as payers, and all the requirements specified in the functional requirements specification should be tested on these payers.

As in the testing phase, a quality assurance plan should be drawn up. All specified functional requirements are divided among those participating in the quality assurance phase. The number of people required to be involved in the quality assurance phase will depend on which requirements are specified.

The functional requirements specification with expected results should act as a checklist for the results of this phase.

When the quality assurance phase is completed, the payee must remember to send notification in writing to Nets for it to make the payee agreement accessible to all banks.

## **8 Receipt lists from Nets**

During the quality assurance phase, the payee will receive receipt lists from Nets:

A receipt list of imported transmissions is sent to the address registered as the data sender.

A receipt list of rejected orders/transactions is sent to the address registered as the list recipient.

It is important to check that the lists are received by the right departments/individuals, and that the error messages they contain are understood. This applies, in particular, to following up rejected payment claims.

## **9 Launch/marketing**

The planning for marketing AvtaleGiro as method of payment to the payee's customers should usually start upon the completion of the functional requirements specification.

When the payee introduces AvtaleGiro, its aim must be to get as many payers to use this method of payment as possible. This means that initial steps can be taken early on to devise a marketing strategy and the arguments that are going to be used.

Experience shows that mailshots are effective in terms of achieving volume for AvtaleGiro. The mailshot should mainly feature a pre-completed reply coupon (with a complete KID), along with a prepaid reply envelope.

Nets can offer advice on launching/marketing AvtaleGiro.

## **10 Training**

Involving resources from different parts of the payee's organisation in the task as early as possible will make it easier to determine the training requirements at an early stage. The quality assurance phase is a good time for training people involved in performing all the relevant payee functions. At this point, the system will be ready for AvtaleGiro, and the different functions can be tested in practice, with the actual launch just around the corner.

## 11 Checklist

SEC.	AREA	YES	NO	REASON
	Description of current situation			
	Working group formed			
	Activity plan and schedule drawn up			
	User Manual for AvtaleGiro reviewed			
	KID with customer number and payment type, if applicable			
	Complete KID must be shown on the payer inquiry screen			
	Information about/offer of AvtaleGiro facility must be printed on invoice			
	Full KID must be printed out on invoice and receipt part of giro form			
	It must not be possible to transfer customer relations			
	A "counter" must be included as a permanent part of the KID, making it possible to differentiate owners of the customer relations			
	Any changes to the KID completed			
	Default value for payer's method of payment should be OCR giro			
	Payer's method of payment must be shown on payer inquiry screen			
	Payer's method of payment is amended automatically on the basis of the file from Nets			
	Date when method of payment was last amended should appear on customer inquiry screen			
	When invoicing, a distinction must be made between the payer's methods of payment, with this being used to generate a file to send to Nets or provide a print file for printing an invoice with an OCR giro			
	Choice must be made regarding which type of notification is most appropriate for the payee			
	Notification via the bank must be possible			
	It must be possible to include an indication of what the payment claim is for			
	If notification via bank is chosen, it must also be possible for payers to resubmit payment claims and print their own payer notification			
	When sending own notification, it must be printed out on the form without OCR giro			
	Are arrangements required to send "critical" information outside the AvtaleGiro system?			
	Payee's duty to suggest a monthly limit amount			
	It must be possible to cancel complete payment claim orders			
	It must be possible to cancel payment orders individually			
	Payment claims must be transferred automatically to Nets			
	In the case of customer inquiries (complaints/payment deferments), a choice must be made based on what is most appropriate for the payee. Adjustments must be made accordingly to the system, if necessary			
	Bank should be referred to for payment deferment queries			

	Arrangements should be made to grant payment deferments through payee's own system			
	When a payment deferment etc. is registered for a payer, a cancellation request must be sent automatically for the submitted payment claim			
	If an attempt is made to defer a payment (or cancel payment claims submitted for other reasons) more than four days prior to due date, customer service representatives should get the following prompt on the screen: "Sorry, but the payment claim cannot be cancelled, please contact your own bank this time"			
	When a payment deferment is registered, an OCR giro for the payer must be printed, in addition to sending a cancellation request			
	When a payment deferment is registered, AvtaleGiro must be used for payment. New agreed due date should be at least 12 days ahead. The payment claim must contain a notification code from the payee and be transmitted to Nets automatically			
	It must be possible to print an OCR giro for rejected AvtaleGiro payment claims			
	AvtaleGiro payments with transaction type 15 must ensure accounts receivable is updated in the normal way, or the payee can select an eGiro payment (CREMUL).			
	Reminder procedure must operate the same way for all payers			
	Final invoice must contain reminder for payers to terminate AvtaleGiro with their bank			
	It should be possible to receive files containing all AvtaleGiro orders, without changing the AvtaleGiro set-up date for those that are already correctly updated			
	As a payee we cover the payer's AvtaleGiro fee			
	There must be a mutual reconciliation of functional and technical requirements specifications			
	Payee must enter into an agreement with its own bank			
	A test plan should be drawn up with expected results			
	Testing should be carried out internally			
	Testing should be carried out to/from Nets			
	Quality assurance should be carried out			
	There should be a check to see that the receipt list from Nets has been received by the correct person/department			
	Plans should be devised for launching/marketing AvtaleGiro to payers			
	Training plans should be produced			

## 12 Version history for this documentation

VERS.	SEC.	DESCRIPTION OF CHANGE	DATE	SIGN.
2.1		Guide given new version number as part of general view and sections renumbered	28/01/2010	mhe
2.1	3.10	Delivery note was removed 05/03/2009. The delivery note description was deleted (old section 2.10)	28/01/2010	mhe
2.1	8	Text amended about the receipt list for imported orders for rejected orders/transactions	28/01/2010	mhe
	3.7.2	Text about the submission deadline of 2pm amended to say that it must be received on a <b>working day</b>	15/03/2010	mhe
	3.7.3	New section 3.7.3 inserted about notification and refund	30/03/2010	mhe
2.2		Assigned new version no. 2.2	05/03/2013	inp
	3.7.3	New section 3.7.3 about notification via text message (SMS)	04/03/2013	inp
		Changes from 2004 removed from version history	05/03/2013	inp
		Sections 3.7.3 - 3.7.6 moved down as a result of addition of new section 3.7.3	02/04/2013	inp